

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

PHELAN HALLINAN DIAMOND & JONES, PC  
1617 JFK Boulevard, Suite 1400  
Philadelphia, PA 19103  
856-813-5500  
Attorneys for QUICKEN LOANS INC.

In Re:

NOELIA CHAHALIS A/K/A NOELIA N. CHAHALIS



Order Filed on January 22, 2019  
by Clerk

Case No: 18-22969 - RG

U.S. Bankruptcy Court  
District of New Jersey

Hearing Date: December 19, 2018

Judge: ROSEMARY GAMBARDELLA

Recommended Local Form:

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Followed

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Modified

### ORDER RESOLVING OBJECTION TO COURT LOSS MITIGATION ORDER

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: January 22, 2019

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Applicant: QUICKEN LOANS INC.  
Applicant's Counsel: Phelan Hallinan Diamond & Jones, PC  
Debtor's Counsel: RUSSELL L. LOW, Esquire  
Property Involved ("Collateral"): 105 SIGNAL HILL TRAIL, SPARTA, NJ 07871-2548

Relief sought: **Application for Early Termination of Loss Mitigation Period**

For good cause shown, it is **ORDERED** that Applicant's Objection to the Court's Loss Mitigation Order is resolved, subject to the following conditions:

1. The Debtor must make an immediate adequate protection payment of a minimum of \$2,262.00 to continue through the duration and pendency of this Order resolving the Court's Loss Mitigation Order.
2. A full and complete package must be uploaded to the DMM portal on or prior to January 31, 2019 with no exceptions or extensions.
3. Contingent on compliance with paragraph 1, Loss Mitigation period is hereby extended to February 28, 2019 with no extensions with the only exception that if the documents are pending a decision by Quicken Loans, Inc. and not yet rendered.
4. If a loan modification is not offered by February 28, 2019, the Debtor must either:
  - a. Modify the Chapter 13 Plan to fully cure the secured Creditor's post-petition arrearages claim as defined by Proof of Claim 3 filed November 8, 2018; or
  - b. Surrender the subject property; or
  - c. Convert case to a Chapter 7 case.
5. If a loan modification is not secured by Debtor on or before February 28, 2019, Secured Creditor may proceed with a Motion for Relief with no further delays caused by Debtor's re-entry or participation in the Court's Loss Mitigation Program.
6. The instant Order does not replace rules and procedures of the Court's Loss Mitigation Program and both parties are bound by same.
7. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.
8. Both parties agree that this will be the final extension of the loss mitigation in the underlying bankruptcy case.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Noelia N. Chahalís  
Debtor

Case No. 18-22969-RG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2019.

db +Noelia N. Chahalís, 105 Signal Hill Tr., Sparta, NJ 07871-2548

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 26, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor QUICKEN LOANS INC. kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Nicholas V. Rogers on behalf of Creditor QUICKEN LOANS INC. nj.bkecf@fedphe.com  
Russell L. Low on behalf of Debtor Noelia N. Chahalís rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6